Case 18-32381-KCF Doc 33 Filed 06/18/19 Entered 06/18/19 13:13:51 Desc Main Document Page 1 of 10

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

District Of			
In re,	Case No		
TD ANGEED OF CLAIM OF			
TRANSFER OF CLAIM O'I	THER THAN FOR SECURITY		
A CLAIM HAS BEEN FILED IN THIS CASE or of thereby gives evidence and notice pursuant to Rule 3 than for security, of the claim referenced in this evidence.	8001(e)(2), Fed. R. Bankr. P., of the transfer, other		
Nationstar Mortgage LLC d/b/a Mr. Cooper Name of Transferee	Federal National Mortgage Association ("Fannie Mae") Name of Transferor		
Name and Address where notices to transferee	Court Claim # (if known):		
should be sent:	Amount of Claim:		
Nationstar Mortgage LLC. d/b/a Mr. Cooper P.O. Box 619096 Dallas, TX 75261	Date Claim Filed:		
Phone:	Phone:		
Last Four Digits of Acct #:	Phone: Last Four Digits of Acct. #:		
Name and Address where transferee payments should be sent (if different from above): Nationstar Mortgage LLC. d/b/a Mr. Cooper P.O. Box 619094 Dallas, TX 75261 Phone: Last Four Digits of Acct #:			
I declare under penalty of perjury that the informati best of my knowledge and belief.	on provided in this notice is true and correct to the		
By:	Date:		
By: Transferee/Transferee's Agent			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

	TED STATES BANKRUPTCY COURT TRICT OF NEW JERSEY		
Capt	ion in Compliance with D.N.J. LBR 9004-1(b)		
		Case No.:	_
		Chapter:	_
In Re:		Adv. No.:	_
		Hearing Date:	_
		Judge:	_
	CERTIFICATIO	ON OF SERVICE	
1. I, _	:		
	□ represent	in this matter.	
	☐ am the secretary/paralegal for	, who represents	
	in	this matter.	
	☐ am theii	this case and am representing myself.	
2.	On, I sent a copy of the following pleadings and/or docum		
	to the parties listed in the chart below.		
2	I contifue and an arealter of a consume that the	shows do suments were continuing the mode of a	
3.	indicated.	above documents were sent using the mode of s	sei vice
D.			
Date:		Signature	

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
		☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		Other (As authorized by the Court or by rule. Cite the rule if applicable.)
		☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		Other (As authorized by the Court or by rule. Cite the rule if applicable.)
		☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		Other (As authorized by the Court or by rule. Cite the rule if applicable.)
		☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		☐ Other
		(As authorized by the Court or by rule. Cite the rule if applicable.)
		☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		☐ Other
		(As authorized by the Court or by rule. Cite the rule if applicable.)

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OUR INFO

ONLINE

www.mrcooper.com

YOUR INFO

DEBTOR(S)

GERTRUDE SOFMAN

CASE NUMBER

1832381

LOAN NUMBER

PROPERTY ADDRESS
79 CHESTNUT ST
MORRISTOWN, NJ 07960

GERTRUDE SOFMAN 157 BAY AVE HIGHLANDS, NJ 07732

Dear Gertrude Sofman:

Mr. Cooper recently acquired your mortgage. Our records indicate you recently filed for bankruptcy. This letter is for informational purposes only and provides important information for you while your loan is being serviced by the Bankruptcy Department at Mr. Cooper.

If you filed for protection under Chapter 7 and would like to reaffirm the debt please contact our office at 877-343-5602 to request a Reaffirmation Agreement. The Reaffirmation Agreement must be filed no later than sixty (60) days after the first date set for the Meeting of Creditors. Once the Reaffirmation Agreement is filed, you may rescind the agreement at any time prior to the entry of a discharge order in the bankruptcy case or within 60 days of the filing, whichever is longer.

If you intend to retain the property and interested in discussing loss mitigation opportunities, please contact one of our Bankruptcy Loss Mitigation representative at 877-343-5602. Our hour of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT) or via mail at PO Box 619096, Dallas, TX 75261-9741.

Payments during the pendency of the bankruptcy case can be mailed, sent via Western Union or Money Gram. If you are mailing your payment, please send to the following address and include your loan number:

Mr. Cooper PO Box 619094 Dallas, TX 75261-9741

Payments sent via Western Union should reference the following information:

Pay to: Mr. Cooper Code City: MRCOOPER Code State: TX

Payments sent via Money Gram should utilize reference code: ***1678***

All other correspondence should be sent to:

Mr. Cooper PO Box 619096 Dallas, TX 75261-9741

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.



CHANGING THE FACE OF HOME LOANS

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Desc Main

If your account was setup on a monthly electronic funds transfer (ACH) or monthly reoccurrence of Western Union payments for your monthly payment prior to filing bankruptcy, the ACH and Western Union reoccurrence is suspended upon notification of the bankruptcy filing. Mr. Cooper doesn't permit loans active within bankruptcy to be setup on a monthly electronic payment transfer. You may send a Western Union monthly; however, when the information from Western Union is received it must not be listed as a reoccurring payment.

If you have any additional questions, including possible loss mitigation opportunities available to help you retain your home, your Dedicated Loan Specialist is Shakara Greer and can be reached at (866)-316-2432, Monday through Friday from 8 a.m. to 5 p.m. (CT) or via mail at PO Box 619096 Dallas, TX 75261-9741.

Sincerely,

Mr. Cooper Bankruptcy Department

CC: ROBERT H JOHNSON 1818 OLD CUTHBERT RD SUITE 107 CHERRY HILL, NJ 08034

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to LegalProtections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/contenUiocator.php
- "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note. However, Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.

03/13/2019

OUR INFO

ONLINE

www.mrcooper.com

YOUR CLIENT'S INFO

DEBTOR(S)

GERTRUDE SOFMAN

CASE NUMBER 1832381

LOAN NUMBER

PROPERTY ADDRESS

79 CHESTNUT ST MORRISTOWN, NJ 07960

Dear ROBERT H JOHNSON:

ROBERT H JOHNSON

CHERRY HILL, NJ 08034

1818 OLD CUTHBERT RD SUITE 107

Mr. Cooper recently acquired the above referenced mortgage. Our records indicate your client recently filed for bankruptcy. This letter is for informational purposes only and provides important information for your client while their loan is being serviced by the Bankruptcy Department at Mr. Cooper.

If your client filed for protection under Chapter 7 and would like to reaffirm the debt please contact our office at 877-343-5602 to request a Reaffirmation Agreement. The Reaffirmation Agreement must be filed no later than sixty (60) days after the first date set for Meeting of Creditors. Once the Reaffirmation Agreement is filed, your client may rescind the agreement at any time prior to the entry of a discharge order in the bankruptcy case or within 60 days of the filing, whichever is longer.

If your client is retaining the property and interested in loss mitigation opportunities, please complete the attached authorization form and return to Mr. Cooper. Bankruptcy Loss Mitigation representatives may be contacted at 877-343-5602, Monday through Friday from 8 a.m. to 5 p.m. (CT) or via mail at PO Box 619096 Dallas, TX 75261-9741.

Payment during the pendency of the bankruptcy case can be mailed, sent via Western Union or Money Gram. If your client is mailing their payment, please send to the following address and include their loan number:

> Mr. Cooper PO Box 619094 Dallas, TX 75261-9741

Payments sent via Western Union should reference the following information:

pay to: Mr. Cooper Code City: MRCOOPER Code State: TX

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Payments sent via Money Gram should utilize reference code: ***1678***

All other correspondence should be sent to:

Mr. Cooper PO Box 619096 Dallas, TX 75261-9741

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If you or your client have any additional questions, including available loss mitigation opportunities, your Dedicated Loan Specialist is Shakara Greer and can be reached at (866)-316-2432, Monday through Friday from 8 a.m. to 5 p.m. (CT) or via mail at PO Box 619096 Dallas, TX 75261-9741.

Sincerely,

Mr. Cooper Bankruptcy Department

CC: GERTRUDE SOFMAN 157 BAY AVE HIGHLANDS, NJ 07732

Enclosure: Authorization Form



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ROBERT H JOHNSON 1818 OLD CUTHBERT RD SUITE 107 CHERRY HILL, NJ 08034

RE: Home Mortgage Assitance Request

ROBERT H JOHNSON:

Mr. Cooper would like to provide the opportunity to assist your client with their mortgage. With the debtor in an active bankruptcy, we are seeking your assistance in obtaining information in order to process an accurate evaluation of assistance programs available.

In order to be able to quickly complete any review of assistance requested by your client, or due to current processes requested by bankruptcy district requirements, we are asking for approval of your firm by signature below to be allowed direct contact with your client so that we can discuss any opportunities available or obtain any necessary information in order to promptly complete our review.

Mr. Cooper is very aware of the importance of communication while a debtor is in an active bankruptcy case and seek to work with you in regards to providing the best possible scenario for your client regarding their mortgage, while in an active bankruptcy case.

At your earliest convenience, please complete the information below and return with a cover sheet from your firm, by facsimile to 972-459-1611 so that we may have this document for our record.

We are very aware of the importance of communication while a debtor is in an active bankruptcy case and seek to work with you in regards to providing the best possible scenario for your client regarding their mortgage.

Sincerely, Mr. Cooper					
Bankruptcy Department					
By signature below, authorization is provided for Mr. Cooper to have a direct contact with our client (Client Name) for the purpose of obtaining information/discussion of potential loss mitigation/loan assistance program regarding the debtor(s) home mortgage.					
Date	Firm name				
Attorney or authorized party signature					
Firm telephone number	Fax number				

If this debt is in or has been discharged in a bankruptcy proceeding, be advised this communication is not an attempt to collect the debt against you. Please note, however, we reserve the right to exercise the legal rights only against the property securing the original obligation.

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

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- "Military OneSource" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal
 protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free
 from the United States) to find out more information. Dialing instructions for areas outside the United States are provided
 on the website.